

Debtor1 Kathy A. Zebley Document Page 1 of 3

Debtor 2
(Spouse, if filing)

United States Bankruptcy Court for the Western District of Pennsylvania
(State)

Case number 15-21135

Form 4100R Response to Notice of Final Cure

10/15

According to Bankruptcy Rule 3002.1(g), the creditor responds to the trustee's notice of final cure payment.

Part 1: Mortgage Information

Name of creditor: The Bank of New York Mellon, as Trustee for CIT Home Equity Loan Trust 2003-1

Court claim no. (if known): 1

Last 4 digits of any number you use to identify the debtor's account: 2903

Property address: 157 ROSY HILL RD
Number Street

LEMONT FURNACE Pennsylvania 15456
City State ZIP Code

Part 2: Prepetition Default Payments

Check one:

☒ Creditor agrees that the debtor(s) have paid in full amount required to cure the prepetition default on the creditor's claim

☐ Creditor disagrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim. Creditor asserts that the total prepetition amount remaining unpaid as of the date of this response is:

\$ _____

Part 3: Postpetition Mortgage

Check one:

☒ Creditor states that the debtor(s) are current with all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

The next postpetition payment from the debtor(s) is due on: 9/16/2020
MM/DD/YYYY

☐ Creditor states that the debtors are not current on all postpetition payments consistent with § 1322 (b)(5) of the Bankruptcy Code, including all fees charges expenses, escrow, and costs.

Creditor asserts that the total amount remaining unpaid as of the date of this response is:

a. Total postpetition ongoing payments due: (a) \$0.00
b. Total suspense: + (b) \$0.00
c. Total. Subtract line b from a. (c) \$0.00

Creditor asserts that the debtor(s) are contractually obligated for the postpetition payment(s) that first became due on:

MM/DD/YYYY

Debtor 1

Kathy A. Zebley
First Name Middle Name

Last Name

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Part 4: Itemized Payment History

If the creditor disagrees in Part 2 that the prepetition arrearage has been paid in full or states in Part 3 that the debtor(s) are not current with all postpetition payments, including all fees, charges expenses, escrow, and costs, the creditor must attach an itemized payment history disclosing the following amounts from the date of the bankruptcy filing through the date of this response:

- ☒ all payments received;
☒ all fees, costs, escrow, and expenses assessed to the mortgage; and
☒ all amounts the creditor contends remain unpaid

Part 5: Sign Here

The person completing this response must sign it. The response must be filed as a supplement to the creditor's proof of claim

Check the appropriate box:

- ☐ I am the creditor.
☒ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this response is true and correct to the best of my knowledge, information, and reasonable belief.

Sign and print your name and your title, if any, and state your address and telephone number if different from the notice address listed on the proof of claim to which this response applies.

X /s/ Charles G. Wohlrab
Signature

Date 08/20/2020

Print Charles G. Wohlrab Title Authorized Agent
First Name Middle Name Last Name

Company RAS Crane, LLC

If different from the notice address listed on the proof of claim to which this response applies:

Address 10700 Abbott's Bridge Road, Suite 170
Number Street

Duluth, GA 30097
City State ZIP Code

Contact 470-321-7112

Email: cwohlab@rascrane.com

CERTIFICATE OF SERVICE

I HEREBY CERTIFY that on August 20, 2020, I electronically filed the foregoing with the Clerk of Court by using the CM/ECF system, and a true and correct copy has been served via CM/ECF or United States Mail to the following parties:

Kathy A. Zebley
157 Rosy Hill Road
Lemont Furnace, PA 15456

Daniel R. White
Zebley Mehalov & White, p.c.
18 Mill Street Square
P.O. Box 2123
Uniontown, PA 15401

Ronda J. Winnecour
Suite 3250, USX Tower
600 Grant Street
Pittsburgh, PA 15219

Office of the United States Trustee
Liberty Center.
1001 Liberty Avenue, Suite 970
Pittsburgh, PA 15222

RAS CRANE, LLC
Authorized Agent for Secured Creditor
10700 Abbott's Bridge Road, Suite 170
Duluth, GA 30097
Telephone: 470-321-7112
Facsimile: 404-393-1425

By: /s/ Jessica Norton
Email: jnorton@rascrane.com